

<i>SERFF Tracking Number:</i>	<i>WSST-128300829</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Columbus Life Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>CLR-137 1208</i>		
<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
<i>Product Name:</i>	<i>2012 CLIC ADB Riders/rp</i>		
<i>Project Name/Number:</i>	<i>2012 CLIC ADB Riders/rp/2012 CLIC ADB Riders/rp</i>		

Filing at a Glance

Company: Columbus Life Insurance Company

Product Name: 2012 CLIC ADB Riders/rp

TOI: L08 Life - Other

Sub-TOI: L08.000 Life - Other

Filing Type: Form

SERFF Tr Num: WSST-128300829 State: Arkansas

SERFF Status: Closed-Approved-
Closed State Tr Num:

Co Tr Num: CLR-137 1208

State Status: Approved-Closed

Authors: Ramona Piercefield,
Kimberly Wright, Angelea
Underwood

Reviewer(s): Linda Bird

Disposition Date: 05/02/2012

Date Submitted: 04/27/2012

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: 2012 CLIC ADB Riders/rp

Project Number: 2012 CLIC ADB Riders/rp

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Ohio is our state of
domicile

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 05/02/2012

State Status Changed: 05/02/2012

Deemer Date:

Created By: Ramona Piercefield

Submitted By: Ramona Piercefield

Corresponding Filing Tracking Number:

Filing Description:

RE:Columbus Life Insurance Company- 99937

CLR-137 1208, Accelerated Death Benefit Rider (Terminal Illness Universal Life & Variable Universal Life)

CL 45.921 (08/12), Accelerated Death Benefit Disclosure Form

CLR-143 1208, Accelerated Death Benefit Rider (Specified Medical; Permanent Confinement; Terminal Illness Universal Life & Variable Universal Life)

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Product Name: 2012 CLIC ADB Riders/rp
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CL 45.922 (08/12), Accelerated Death Benefit Disclosure Form

CLR-161 1208, Accelerated Death Benefit Rider (Terminal Illness Term)
CL 45.923 (08/12), Accelerated Death Benefit Disclosure Form

CLR-179 1208, Accelerated Death Benefit Rider (Specified Medical; Chronic Illness, Terminal Illness Universal Life, Variable Universal Life, Term)
CL 45.924 (08/12), Accelerated Death Benefit Disclosure Form

CLR-201 1208, Accelerated Death Benefit Rider (Specified Medical; Chronic Illness, Terminal Illness Term)
CL 45.925 (08/12), Accelerated Death Benefit Disclosure Form

Dear Reviewer:

This filing is being submitted on behalf of the Columbus Life Insurance Company.

Enclosed for your review and approval are five Accelerated Death Benefit Riders and the required Disclosure form. Each of the enclosed forms are new and intended to replace the rider forms identified in the chart attached as supporting documentation. The forms are being submitted concurrently with our other companies: The Western and Southern Life Insurance Company, and Western-Southern Life Assurance Company, so that we can manage and implement any state variations more effectively across companies.

CLR-137 1208, an Accelerated Death Benefit Rider, that is available for use with universal life or variable universal life policies that do not qualify for either the CLR-143 1208 or the CLR-179 1208 Accelerated Death Benefit Riders. The issue ages are 80-85. This rider allows the owner to elect to receive an advance on the Death Benefit under the policy when the insured has been diagnosed as having a Terminal Illness. "Terminal Illness" means an illness that is expected to result in death within 12 months. More than one advance may be made subject to the minimum and cumulative maximum amounts. The advance may be made as frequently as monthly, but all advances must be within 12 months of the first advance. No advance payments will be made on or after the policy anniversary on which the Insured is 100. The maximum advance amount under this rider is the lesser of (i) \$250,000 or (ii) 60% of the Face Amount. The minimum advance is \$5,000. There is no fee for this rider and it cannot be added after issue. We reserve the right to assess an administrative charge of not more than the Maximum Administrative Charge shown on the policy schedule to process a claim under this rider.

CLR-143 1208, an Accelerated Death Benefit Rider, is available for use with universal life and variable universal life substandard policies that do not qualify for the Accelerated Death Benefit Rider, CLR-179 1208. The issue ages are 71-79. For joint life products, the rider is available if both insureds are substandard with issue ages 71-79. This rider is not available for policies that do not meet the additional chronic illness underwriting requirements. The rider allows the

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<i>Company Tracking Number:</i>	<i>CLR-137 1208</i>		
<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
<i>Product Name:</i>	<i>2012 CLIC ADB Riders/rp</i>		
<i>Project Name/Number:</i>	<i>2012 CLIC ADB Riders/rp/2012 CLIC ADB Riders/rp</i>		

owner to elect to receive an advance on the Death Benefit under the policy when the insured has suffered any of the following qualifying events: (1) Specified Medical Condition; (2) Permanent Confinement to a Nursing Home; or (3) Terminal Illness. For a joint life policy, no advance can be taken until after the death of the first insured and the surviving insured has suffered one of the qualifying events. No more than one election can be made for each type of qualifying event. More than one advance may be made subject to the minimum and cumulative maximum amounts. The advance may be made as frequently as monthly, but all advances must be within 12 months of the first advance for Terminal Illness or Specified Medical Condition, or 48 months of the first advance for Permanent Confinement. No advance payments will be made on or after the policy anniversary on which the Insured is 120. The minimum advance is \$1,000. There is no fee for this rider and it cannot be added after issue. We reserve the right to assess an administrative charge of not more than the Maximum Administrative Charge shown on the policy schedule to process a claim under this rider.

CLR-161 1208, an Accelerated Death Benefit Rider, is available for use with Term policies that do not qualify for CLR 201 1208.

The rider allows the owner to elect to receive an advance on the Death Benefit under the policy when the insured has been diagnosed as having a Terminal Illness. "Terminal Illness": means an illness that is expected to result in death within 12 months. More than one advance may be made subject to the minimum and cumulative maximum amounts. The advance may be made as frequently as monthly, but all advances must be within 12 months of the first advance. No advance payments will be made on or after the policy anniversary on which the Insured is 100. The Maximum Advance Amount under this rider is the lesser of (i) \$250,000 or (ii) 60% of the Face Amount. In addition, no advance will be paid if payment would exceed a total advance amount equal to the Cash Surrender Value of all policies on the life of the Insured, plus \$250,000. The minimum advance is \$5,000.

CLR-179 1208, an Accelerated Death Benefit Rider, is available with universal life and variable universal life policies for issue ages 0-79. It is not available for substandard insureds with issue ages 71-79. For joint life products, the rider is not available if both insureds are substandard with issue ages 71-79. In addition to our current underwriting practices, chronic illness underwriting guidelines will be used to determine eligibility. This rider allows the owner to elect to receive an advance on the Death Benefit under the policy when the insured has suffered any of the following qualifying events: (1) Specified Medical Condition; (2) Chronic Illness; or (3) Terminal Illness. For a joint life policy, no advance can be taken until after the death of the first insured and the surviving insured has suffered one of the qualifying events.

No chronic illness claims will be paid under this rider prior to the second policy anniversary, except in the case of chronic illness resulting from an accidental bodily injury that occurred after the effective date of the rider. No more than one election can be made for each type of qualifying event. More than one advance may be made subject to the minimum and cumulative maximum amounts. The advance may be made as frequently as monthly, but all advances must be within 12 months of the first advance for Terminal Illness or Specified Medical Condition, or 48 months of the first advance for Chronic Illness. No advance payments will be made on or after the policy anniversary on which the Insured is 120. The minimum advance is \$1,000. We reserve the right to assess an administrative charge of not more than the

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Product Name: 2012 CLIC ADB Riders/rp
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Maximum Administrative Charge shown on the policy schedule to process a claim under this rider.

CLR-201 1208, a Life Accelerated Death Benefit Rider, is available with Term policies for issue ages 18-75. It is not available for substandard insureds with issue ages 71-75. In addition to our current underwriting practices, chronic illness underwriting guidelines will be used to determine eligibility for the Life Plus rider.

This rider allows the owner to elect to receive an advance on the Death Benefit under the policy when the insured has suffered any of the following qualifying events: (1) Specified Medical Condition; (2) Chronic Illness; or (3) Terminal Illness. No chronic illness claims will be paid under this rider prior to the second policy anniversary, except in the case of chronic illness resulting from an accidental bodily injury that occurred after the effective date of the rider. No more than one election can be made for each type of qualifying event. More than one advance may be made subject to the minimum and cumulative maximum amounts. The advance may be made as frequently as monthly, but all advances must be within 12 months of the first advance for Terminal Illness or Specified Medical Condition, or 48 months of the first advance for Chronic Illness. No advance payments will be made on or after the policy anniversary on which the Insured is 100. The minimum advance is \$1,000. We reserve the right to assess an administrative charge of not more than the Maximum Administrative Charge shown on the policy schedule to process a claim under this rider.

Also enclosed for your review and approval are each of the required Disclosure forms. The table below lists the appropriate Disclosure form for each of the Riders.

Rider Form Required Disclosure Form

CLR-137 1208 CL 45.921 (08/12)
CLR-143 1208 CL 45.922 (08/12)
CLR-161 1208 CL 45.923 (08/12)
CLR-179 1208 CL 45.924 (08/12)
CLR-201 1208 CL 45.925 (08/12)

Please be advised that in the top left corner of each Disclosure Form is a space reserved for a Bar Code. This was done for filing purposes only to indicate where the bar code would be placed.

Also enclosed as supporting documentation are copies of each riders' data page (or schedule page) that will be attached to the policy at time of issue.

The chart attached as supporting documentation lists the forms that are being replaced and list the previously approved policies and applications that will be used with the Riders.

These Riders will be sold to individual purchasers of various life insurance products by licensed agents in your state. No

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Product Name: 2012 CLIC ADB Riders/rp
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part of this filing contains any unusual or possibly controversial items from normal company or industry standards. The enclosed forms have been submitted to Ohio, our domiciliary state, and are currently pending review and approval.

An actuarial memorandum describing these forms, that is dated and signed by a member of the American Academy of Actuaries, is enclosed. These forms have been scored for readability and the required Certification forms are enclosed.

All variable items have been denoted by red brackets and are subject to change as explained in the attached Statement of Variability. We certify that any change or modification to a variable item shall be administered in accordance with the enclosed Statement of Variability, including any requirements for prior approval of a change or modification.

These forms are submitted in final printed format and are subject to only minor modification in paper size and stock, ink, border, formatting in the form of a booklet, and formatting pages to conform to our printer requirements.

Please do not hesitate to contact us with any questions or concerns. Thank you for your assistance with this filing. We look forward to your review and approval.

Sincerely,

Ramona Piercefield
Insurance Compliance Analyst
Insurance Compliance
1-800-446-0795 (1873)
State Narrative:

Company and Contact

Filing Contact Information

Ramona Piercefield, Product & State Filing Analyst	Ramona.Piercefield@wslife.com
400 Broadway	800-446-0795 [Phone] 1873 [Ext]
Cincinnati, OH 45202	513-357-4123 [FAX]

Filing Company Information

Columbus Life Insurance Company	CoCode: 99937	State of Domicile: Ohio
400 East Fourth Street	Group Code: 836	Company Type: Life
Cincinnati, OH 45202	Group Name: West-Southern Group	State ID Number:

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(800) 446-0795 ext. [Phone] FEIN Number: 31-1191427

Filing Fees

Fee Required? Yes
Fee Amount: \$500.00
Retaliatory? Yes
Fee Explanation: \$50 per form x 10= \$500
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Columbus Life Insurance Company	\$500.00	04/27/2012	58675516

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	05/02/2012	05/02/2012

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Disposition

Disposition Date: 05/02/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Product Name: 2012 CLIC ADB Riders/rp

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Yes	
Supporting Document	Application	Yes	
Supporting Document	Statements of Variability	Yes	
Supporting Document	Chart of Previously Approved Policies and Applications Used with Riders	Yes	
Supporting Document	Actuarial Memorandums	No	
Supporting Document	CLIC Data Pages	Yes	
Form	Accelerated Death Benefit Rider	Yes	
Form	Accelerated Death Benefit Rider	Yes	
Form	Accelerated Death Benefit Rider	Yes	
Form	Accelerated Death Benefit Rider	Yes	
Form	Accelerated Death Benefit Rider	Yes	
Form	Accelerated Death Benefit Disclosure	Yes	
Form	Accelerated Death Benefit Disclosure	Yes	
Form	Accelerated Death Benefit Disclosure	Yes	
Form	Accelerated Death Benefit Disclosure	Yes	
Form	Accelerated Death Benefit Disclosure	Yes	

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Form Schedule

Lead Form Number: CLR-137 1208

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	CLR-137 1208	Policy/Cont Accelerated Death ract/Fratern Benefit Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.000	CLR-137 1208.pdf
	CLR-143 1208	Policy/Cont Accelerated Death ract/Fratern Benefit Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.000	CLR-143 1208.pdf
	CLR-161 1208	Policy/Cont Accelerated Death ract/Fratern Benefit Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.000	CLR-161 1208.pdf
	CLR-179 1208	Policy/Cont Accelerated Death ract/Fratern Benefit Rider al Certificate:	Initial		50.000	CLR-179 1208.pdf

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		Amendmen			
		t, Insert			
		Page,			
		Endorseme			
		nt or Rider			
CLR-201	Policy/Cont Accelerated Death	Initial	51.000	CLR-201	
1208	ract/Fratern Benefit Rider			1208.pdf	
	al				
	Certificate:				
	Amendmen				
	t, Insert				
	Page,				
	Endorseme				
	nt or Rider				
CL 45.921	Other Accelerated Death	Initial	51.000	CL 45.921	
(08/12)	Benefit Disclosure			(08-12).pdf	
CL 45.922	Other Accelerated Death	Initial	51.000	CL 45.922	
(08/12)	Benefit Disclosure			(08-12).pdf	
CL 45.923	Other Accelerated Death	Initial	50.000	CL 45.923	
(08/12)	Benefit Disclosure			(08-12).pdf	
CL 45.924	Other Accelerated Death	Initial	51.000	CL 45.924	
(08/12)	Benefit Disclosure			(08-12).pdf	
CL 45.925	Other Accelerated Death	Initial	56.000	CL 45.925	
(08/12)	Benefit Disclosure			(08-12).pdf	

ACCELERATED DEATH BENEFIT RIDER

An Additional Benefit of this Policy
Issued By

Columbus Life Insurance Company

Accelerated Death Benefit

You may elect to receive an advance on the Death Benefit under the policy, when the Insured has been diagnosed as having a Terminal Illness as defined in this rider.

For a joint life policy, no advance can be taken until after the death of first Insured and upon the occurrence of a qualifying event as experienced by the surviving Insured.

There is no charge for this rider prior to claim. We reserve the right to assess an administrative charge of not more than the Maximum Administrative Charge shown on the Policy Schedule to process a claim under this rider.

Tax Consequences

ACCELERATED BENEFITS FROM THIS RIDER MAY QUALIFY FOR SPECIAL TAX STATUS. WE RECOMMEND THAT YOU CONTACT A TAX ADVISOR BEFORE REQUESTING AN ADVANCE UNDER THIS RIDER.

Minimum and Maximum Advance Amounts

The minimum and maximum advance amounts are shown on the Policy Schedule. The amount of:

- (a) an advance; plus
- (b) lien interest to the next policy anniversary; plus
- (c) the lien amount outstanding on the date of the advance

may not exceed the Maximum Advance Amount shown on the Policy Schedule.

In addition, no advance will be paid if payment would exceed a total advance amount equal to the Cash Surrender Value of all policies on the life of the Insured, plus \$250,000.

Payment of Advance Amount

You may request more than one advance subject to the minimum and maximum amounts.

Advance payments may be made as frequently as monthly but all advances must be made within 12 months of the first advance. Advance payments will be paid in a lump sum to You or to any other payee You so designate. No advance payments will be made on or after the policy anniversary on which the Insured is the Maximum Advance Age shown on the Policy Schedule.

Policy Lien

When an advance is paid under this rider, a lien is created against the policy. The lien is equal to the amount of advances made against the policy plus amounts added to the lien as described below.

If You do not pay lien interest when it is due, it will be added to the amount of the lien and will bear interest at the rate shown on the Policy Schedule, subject to Your right of repayment. You may repay any outstanding lien at any time before the Insured's death.

We will increase the lien, if necessary, to keep the policy in force. The lien will continue to exist against the policy until the lien is repaid or the policy terminates, even if the lien amount exceeds the Maximum Advance Amount available under this rider.

If a premium remains unpaid at the end of the Grace Period, We will increase the lien by the amount of the premium with lien interest to the next policy anniversary even if such increase causes the lien amount to exceed the Maximum Advance Amount available under this rider.

Lien Interest

Lien interest is due and payable in advance on the date of an advance to the next policy anniversary and on each policy anniversary thereafter to the next policy anniversary. The Lien Interest Rate is shown on the Policy Schedule.

Effect of Lien

An outstanding lien will have the following effect on the policy: the Death Benefit payable if the Insured dies while the policy is in force will be reduced by the amount of any outstanding lien.

A lien will not reduce the Specified Amount or Cash Surrender Value of the policy.

We may deny Your request to make any changes to the policy while there is an outstanding lien, including the right to elect a nonforfeiture option. We may deny Your request to decrease the Specified Amount under the policy after the date of the first advance payment.

Conditions for Making Advance

The payment of any advance under this rider is conditioned upon and subject to Our receipt at the Home Office of all of the following:

- (1) Your written request for an advance;
- (2) the written consent of any irrevocable Beneficiary and any assignee;
- (3) Your written designation of Us as an assignee of policy proceeds equal to the amount of any outstanding lien, including lien interest;
- (4) medical evidence acceptable to Us from a United States licensed physician other than the Owner, Insured or a member of their immediate families that:
 - (a) the Insured has been diagnosed as having a Terminal Illness; and
 - (b) such Terminal Illness was first diagnosed while the Insured was covered by the policy; and
 - (c) such Terminal Illness is expected to result in death within 12 months of the date such evidence is provided to Us.

We may require a second opinion and examination of the Insured at Our expense by a physician designated by Us.

The accelerated death benefit under this rider will be made available to You on a voluntary basis only. Therefore:

- (1) If You are required by law to elect this benefit to meet the claims of creditors, whether in bankruptcy or otherwise, You are not eligible for this benefit.
- (2) If You are required by a government agency to elect this benefit in order to apply for, obtain, or keep a government benefit or entitlement, You are not eligible for this benefit.

Reinstatement

If the policy terminates and is reinstated, this rider will automatically be reinstated with the policy. Any lien that was outstanding at the time the policy terminated will be reinstated with lien interest as if the policy had not terminated.

When Effective

The Effective Date of this rider is shown on the Policy Schedule.

**Termination of
Rider**

This rider will terminate the date the policy terminates.

**Other
Provisions**

Unless otherwise provided in Your written election for an advance, the payee may not commute, anticipate, assign, alienate or otherwise encumber any payment under this rider.

We will not contest this rider after it has been in effect during the Insured's lifetime for two years from its Effective Date or, if this rider terminates because of the termination of the policy and both are reinstated, two years from its reinstatement date. No statement will be used in contesting a request for an advance unless it is in an application or supplemental application attached to this rider or to the policy of which this rider is a part.

Any contest of a reinstated rider will be based only on material misstatements in the application for reinstatement, unless termination and reinstatement occur during the first two policy years. If the policy is reinstated in the first two policy years, a contest may be based on material misstatements in both the application for reinstatement and the original application for the policy.

We will not contest the validity of this rider after an increase in the Specified Amount of the policy after the increase has been in effect during the Insured's lifetime for two years from the effective date of the increase.

This rider is attached to and made a part of the policy. The terms and definitions of the basic policy apply to this rider except to the extent they are in conflict with its terms.

[]
Secretary

[]
President and
Chief Executive Officer

ACCELERATED DEATH BENEFIT RIDER

An Additional Benefit of this Policy
Issued By

Columbus Life Insurance Company

Accelerated Death Benefit

You may elect to receive an advance on the Death Benefit under the policy upon the occurrence of any of the following qualifying events as experienced by the Insured: (1) Specified Medical Condition; (2) Permanent Confinement to a Nursing Home; or (3) Terminal Illness.

For a joint life policy, no advance can be taken until after the death of the first Insured and upon the occurrence of a qualifying event as experienced by the surviving Insured.

You may request more than one advance for each type of qualifying event. You may make no more than one election for each type of qualifying event.

There is no charge for this rider prior to claim. We reserve the right to assess an administrative charge of not more than the Maximum Administrative Charge shown on the Policy Schedule to process a claim under this rider.

Tax Consequences

ACCELERATED BENEFITS FROM THIS RIDER MAY QUALIFY FOR SPECIAL TAX STATUS. WE RECOMMEND THAT YOU CONTACT A TAX ADVISOR BEFORE REQUESTING AN ADVANCE UNDER THIS RIDER.

Minimum and Maximum Advance Amounts

The minimum and maximum advance amounts are shown on the Policy Schedule. The amount of:

- (a) an advance; plus
- (b) lien interest to the next policy anniversary; plus
- (c) the lien amount outstanding on the date of the advance

may not exceed the Maximum Advance Amount shown on the Policy Schedule.

In addition, no advance will be paid if payment would exceed a total advance amount equal to the Cash Surrender Value of all policies on the life of the Insured, plus \$250,000.

If more than one qualifying event occurs simultaneously, We will use the qualifying event with the highest Maximum Advance Amount to determine the available advance amount, unless You elect otherwise. Maximum advance amounts will not be additive regardless of the number of qualifying events that apply.

Payment of Advance Amount

Advance payments may be made as frequently as monthly but all advance payments must be made within 12 months of the first advance payment for Specified Medical Condition or Terminal Illness, or within 48 months of the first advance payment for Permanent Confinement. Advance payments will be paid in a lump sum to You or to any other payee You so designate. No advance payments will be made on or after the policy anniversary on which the Insured is the Maximum Advance Age shown on the Policy Schedule.

Policy Lien

When an advance is paid under this rider, a lien is created against the policy. The lien is equal to the amount of advances made against the policy plus amounts added to the lien as described below.

If You do not pay lien interest when it is due, it will be added to the amount of the lien and will bear interest at the rate shown on the Policy Schedule, subject to Your right of repayment. You may repay any outstanding lien at any time before the Insured's death.

We will increase the lien, if necessary, to keep the policy in force. The lien will continue to exist against the policy until the lien is repaid or the policy terminates, even if the lien amount exceeds the Maximum Advance Amount available under this rider.

Lien Interest

Lien interest is due and payable in advance on the date of an advance to the next policy anniversary and on each policy anniversary thereafter to the next policy anniversary. The Lien Interest Rate is shown on the Policy Schedule.

Effect of Lien on Policy

An outstanding lien will have the following effect on the policy: the Death Benefit payable if the Insured dies while the policy is in force will be reduced by the amount of any outstanding lien.

A lien will not reduce the Specified Amount or Cash Surrender Value of the policy.

We may deny Your request to make any changes to the policy while there is an outstanding lien, including the right to elect a nonforfeiture option. We may deny Your request to decrease the Specified Amount under the policy after the date of the first advance payment.

Conditions for Making Advance

The payment of any advance under this rider is conditioned upon and subject to Our receipt at the Home Office of all of the following:

- (1) Your written request for the advance;
- (2) the written consent of any irrevocable Beneficiary and any assignee;
- (3) Your written designation of Us as an assignee for a portion of the Death Benefit proceeds equal to the amount of such advance, including lien interest;
- (4) medical evidence acceptable to Us from a United States licensed physician other than the Insured or a member of their immediate families that the Insured has suffered a qualifying event. Such medical evidence must specify that:
 - (a) the Insured has been diagnosed as having a Specified Medical Condition or a Terminal Illness, or has been Permanently Confined to a Nursing Home; and
 - (b) such Specified Medical Condition or Terminal Illness was first diagnosed, or the first day of such Permanent Confinement occurred, while the Insured was covered by the policy; and
 - (c) such Specified Medical Condition, Terminal Illness, or Permanent Confinement meets the criteria set forth in the ***Definitions*** section of this rider.

We may require medical evidence of a Specified Medical Condition to be certified by a specialist as set forth in the ***Definitions*** section of this rider. We may also require a second opinion and examination of the Insured at Our expense by a physician designated by Us.

The accelerated death benefit under this rider will be made available to You on a voluntary basis only. Therefore:

- (1) If You are required by law to elect this benefit to meet the claims of creditors, whether in bankruptcy or otherwise, You are not eligible for this benefit.
- (2) If You are required by a government agency to elect this benefit in order to apply for, obtain, or keep a government benefit or entitlement, You are not eligible for this benefit.

Definitions

Qualifying Event Definitions

“Specified Medical Condition” means

- (1) AIDS (Acquired Immune Deficiency Syndrome); or
- (2) End-Stage Renal Failure; or
- (3) First Coronary Angioplasty; or
- (4) First Coronary Artery Bypass; or
- (5) First Myocardial Infarction; or
- (6) Life Threatening Cancer; or
- (7) Major Organ Transplant; or
- (8) Medical condition requiring permanent, continuous life support; or
- (9) Stroke.

“Permanent Confinement” and “Permanently Confined” mean admitted as a patient in a Nursing Home for a continuous period of at least 90 days with the expectation that the Insured will remain there for the rest of his/her life.

“Nursing Home” means a facility that meets all of the following conditions:

- (1) it is in the United States or its territories;
- (2) it maintains a license and operates under the laws of the state or territory where it is located;
- (3) it provides nursing services 24 hours a day by or under the supervision of a registered nurse (R.N.) or a licensed practical nurse (L.P.N.); and
- (4) it maintains a daily medical record of each patient.

It does not mean any of the following:

- (1) a place that primarily treats drug addicts or alcoholics;
- (2) a home for the mentally ill, a community living center or a place that primarily provides residential care or retirement care; or

a place owned or operated by the Owner, Insured or a member of his/her immediate family.

“Terminal Illness” means an illness that is expected to result in death within 12 months of the date the medical evidence is provided to Us.

Medical Terminology Definitions

“AIDS” (Acquired Immune Deficiency Syndrome) means the final and most serious stage of HIV (Human Immunodeficiency Virus) Disease. AIDS begins when a person with HIV infection has a CD4 immune cell count below 200. AIDS is also defined by numerous opportunistic infections and cancers that occur in the presence of HIV infection.

“End-Stage Renal Failure” means the chronic irreversible failure of both of the kidneys, which requires treatment with regular dialysis. The diagnosis of End-Stage Renal Failure must be made by a board certified nephrologist.

“First Coronary Angioplasty” means the first ever balloon angioplasty or other forms of catheter based percutaneous transluminal coronary artery therapy to correct narrowing or blockage of one or more coronary arteries. To be covered, the surgical treatment must be performed by a Legally Qualified Physician who is a board certified cardiologist.

“First Coronary Artery Bypass” means the first ever coronary artery revascularization surgery to correct narrowing or blockage of one or more coronary arteries with bypass grafts. To be covered, the surgical treatment must be performed by a Legally Qualified Physician who is a board certified cardiothoracic surgeon.

“First Myocardial Infarction” means the first ever Myocardial Infarction defined as the death of a portion of the heart muscle, due to inadequate blood supply. Proof of a Myocardial Infarction must include all of the following:

- (1) typical clinical symptoms, such as central chest pain; and
- (2) diagnostic increase of specific cardiac markers; and
- (3) new electrocardiographic markers of infarction

“Licensed Health Care Practitioner” means any physician (as defined in section 1861(r)(1) of the federal Social Security Act) and any registered professional nurse, licensed social worker or other individual who meets such requirements as may be prescribed by the federal Secretary of Health and Human Services, or as defined in the federal Health Insurance Portability and Accountability Act or any successor law or any regulation promulgated thereunder. The Licensed Health Care Practitioner must be acting within the scope of his or her United States license in the state of licensure when providing covered services or performing actions required by the contract. A Licensed Health Care Practitioner means a person, other than the Insured or Owner, a member of the Insured’s or Owner’s immediate family, or business associate of the Insured or Owner, who is duly licensed and practicing medicine in the United States, who is legally qualified to diagnose and treat sickness and injuries, has examined You, and is providing services within the scope of his or her license.

“Life Threatening Cancer” means a malignant neoplasm (including hematologic malignancy), which is characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue, and which is not specifically hereafter excluded. The following types of cancer are not considered a Life Threatening Cancer: prostate cancer staged less than T2N0M0 or equivalent staging; carcinoma in situ; pre-malignant lesions (such as intraepithelial neoplasia), benign tumors or polyps; any skin cancer other than invasive malignant melanoma in the dermis or deeper, or skin malignancies that have become Life Threatening Cancers. Life Threatening Cancer must be diagnosed pursuant to a Pathological Diagnosis or a Clinical Diagnosis.

“Major Organ Transplant” means clinical evidence of major organ(s) failure which requires the malfunctioning organ(s) or tissue of the Insured to be replaced with the organ(s) or tissue from a suitable donor under generally accepted medical procedures. Those organs or tissues covered by this definition are limited to: liver, kidney, lung, entire heart, small intestine, pancreas, pancreas-kidney or bone marrow. Medical evidence of a Major Organ Transplant must specify that the Insured is registered by the United Network of Organ Sharing (UNOS).

"Stroke" means a permanent neurological deficit resulting from cerebral vascular accident.

Reinstatement

If the policy terminates and is reinstated, this rider will automatically be reinstated with the policy. Any lien that was outstanding at the time the policy terminated will be reinstated with lien interest as if the policy had not terminated.

When Effective

The Effective Date of this rider is shown on the Policy Schedule.

Termination of Rider

This rider will terminate the date the policy terminates.

Other Provisions

Unless otherwise provided in Your written election for an advance, the payee may not commute, anticipate, assign, alienate or otherwise encumber any payment under this rider.

We will not contest this rider after it has been in effect during the Insured's lifetime for two years from its Effective Date or, if this rider terminates because of the termination of the policy and both are reinstated, two years from its reinstatement date. No statement will be used in contesting a request for an advance unless it is in an application or supplemental application attached to this rider or to the policy of which this rider is a part.

Any contest of a reinstated rider will be based only on material misstatements in the application for reinstatement, unless termination and reinstatement occur during the first two policy years. If the policy is reinstated in the first two policy years, a contest may be based on material misstatements in both the application for reinstatement and the original application for the policy.

We will not contest the validity of this rider after an increase in the Specified Amount of the policy after the increase has been in effect during the Insured's lifetime for two years from the effective date of the increase.

This rider is attached to and made a part of the policy. The terms and definitions of the basic policy apply to this rider except to the extent they are in conflict with its terms.

[]
Secretary

[]
President and
Chief Executive Officer

ACCELERATED DEATH BENEFIT RIDER

An Additional Benefit of this Policy
Issued By

Columbus Life Insurance Company

Accelerated Death Benefit

You may elect to receive an advance on the Death Benefit under the policy, when the Insured has been diagnosed as having a Terminal Illness as defined in this rider.

There is no cost for this rider prior to claim. We reserve the right to assess an administrative charge of not more than the Maximum Administrative Charge shown on the Policy Schedule to process a claim under this rider.

Tax Consequences

ACCELERATED BENEFITS FROM THIS RIDER MAY QUALIFY FOR SPECIAL TAX STATUS. WE RECOMMEND THAT YOU CONTACT A TAX ADVISOR BEFORE REQUESTING AN ADVANCE UNDER THIS RIDER.

Minimum and Maximum Advance Amounts

The minimum and maximum advance amounts are shown on the Policy Schedule. The amount of:

- (a) an advance; plus
- (b) lien interest to the next policy anniversary; plus
- (c) the lien amount outstanding on the date of the advance

may not exceed the Maximum Advance Amount shown on the Policy Schedule.

In addition, no advance will be paid if payment would exceed a total advance amount equal to the Cash Surrender Value of all policies on the life of the Insured, plus \$250,000.

Payment of Advance Amount

You may request more than one advance subject to the minimum and maximum amounts. Advance payments may be made as frequently as monthly but all advance payments must be made within 12 months of the first advance payment. Advance payments will be paid in a lump sum to You or to any other payee You so designate. No advance payments will be made on or after the policy anniversary on which the Insured is the Maximum Advance Age shown on the Policy Schedule.

Policy Lien

When an advance is paid under this rider, a lien is created against the policy. The lien is equal to the amount of advances made against the policy plus amounts added to the lien as described below.

If You do not pay lien interest when it is due, it will be added to the amount of the lien and will bear interest at the rate shown on the Policy Schedule, subject to Your right of repayment. You may repay any outstanding lien at any time before the Insured's death.

We will increase the lien, if necessary, to keep the policy in force. The lien will continue to exist against the policy until the lien is repaid or the policy ends, even if the lien amount exceeds the Maximum Advance Amount available under this rider.

If a premium remains unpaid at the end of the Grace Period, We will increase the lien by the amount of the premium with lien interest to the next policy anniversary even if such increase causes the lien amount to exceed the Maximum Advance Amount available under this rider.

Lien Interest

Lien interest is due and payable in advance on the date of an advance to the next policy anniversary and on each policy anniversary thereafter to the next policy anniversary. The Lien Interest Rate is shown on the Policy Schedule.

Effect of Lien on Policy

An outstanding lien will have the following effects on the policy:

- (a) the Death Benefit payable if the Insured dies while the policy is in force will be reduced by the amount of any outstanding lien;
- (b) the Cash Value, if any, will be reduced by the amount of any outstanding lien less any unearned lien interest; and
- (c) the Premium Return Amount, if any, will be reduced by the amount of any outstanding lien.

We may deny Your request to make any changes to the policy while there is an outstanding lien, including the exercising of any right in the policy to convert or exchange the policy to a plan of permanent life insurance.

Conditions for Making Advance

The payment of any advance under this rider is conditioned upon and subject to Our receipt at the Home Office of all of the following:

- (1) Your written request for an advance;
- (2) the written consent of any irrevocable Beneficiary and any assignee;
- (3) Your written designation of Us as an assignee of policy proceeds equal to the amount of any outstanding lien, including interest;
- (4) medical evidence acceptable to Us from a United States licensed physician other than the Owner, Insured or a member of their immediate families that:
 - (a) the Insured has been diagnosed as having a Terminal Illness; and
 - (b) such Terminal Illness was first diagnosed while the Insured was covered by the policy; and
 - (c) such Terminal Illness is expected to result in death within 12 months of the date such evidence is provided to Us.

We may require a second opinion and examination of the Insured at Our expense by a physician designated by Us.

The accelerated death benefit under this rider will be made available to You on a voluntary basis only. Therefore:

- (1) If You are required by law to elect this benefit to meet the claims of creditors, whether in bankruptcy or otherwise, You are not eligible for this benefit;
- (2) If You are required by a government agency to elect this benefit in order to apply for, obtain, or keep a government benefit or entitlement, You are not eligible for this benefit.

Reinstatement

If the policy lapses and is reinstated, this rider will automatically be reinstated with the policy. Any lien that was outstanding at the time the policy lapsed will be reinstated with lien interest as if the policy had not lapsed.

When Effective

The Effective Date of this rider is shown on the Policy Schedule.

**Termination of
Rider**

This rider will terminate the date the policy terminates.

**Other
Provisions**

Unless otherwise provided in Your written election for an advance, the payee may not commute, anticipate, assign, alienate or otherwise encumber any payment under this rider.

We will not contest this rider after it has been in effect during the Insured's lifetime for two years from its Effective Date or, if this rider lapses because of the lapse of the policy and both are reinstated, two years from its reinstatement date. No statement will be used in contesting a request for an advance unless it is in an application or supplemental application attached to this rider or to the policy of which this rider is a part.

Any contest of a reinstated rider will be based only on material misstatements in the application for reinstatement, unless lapse and reinstatement occur during the first two policy years. If the policy is reinstated in the first two policy years, a contest may be based on material misstatements in both the application for reinstatement and the original application for the policy.

This rider is attached to and made a part of the policy. The terms and definitions of the basic policy apply to this rider except to the extent they are in conflict with its terms.

[]
Secretary

[]
President and
Chief Executive Officer

ACCELERATED DEATH BENEFIT RIDER

An Additional Benefit of this Policy
Issued By

Columbus Life Insurance Company

Accelerated Death Benefit

You may elect to receive an advance on the Death Benefit under the policy upon the occurrence of any of the following qualifying events as experienced by the Insured: (1) Specified Medical Condition; (2) Chronic Illness; or (3) Terminal Illness.

For a joint life policy, no advance can be taken until after the death of the first Insured and upon the occurrence of a qualifying event as experienced by the surviving Insured.

You may request more than one advance for each type of qualifying event. You may make no more than one election for each type of qualifying event.

No advance will be paid until 24 months after the Policy Date for the qualifying event of Chronic Illness, unless an Accidental Bodily Injury that occurs after the Policy Date causes the Chronic Illness.

There is no charge for this rider prior to claim. We reserve the right to assess an administrative charge of not more than the Maximum Administrative Charge shown on the Policy Schedule to process a claim under this rider.

Tax Consequences

ACCELERATED BENEFITS FROM THIS RIDER MAY QUALIFY FOR SPECIAL TAX STATUS, IF, ACCORDING TO FEDERAL DEFINITIONS, THE INSURED QUALIFIES AS TERMINALLY ILL, OR QUALIFIES AS CHRONICALLY ILL. WE RECOMMEND THAT YOU CONTACT A TAX ADVISOR BEFORE REQUESTING AN ADVANCE UNDER THIS RIDER.

Minimum and Maximum Advance Amounts

The minimum and maximum advance amounts are shown on the Policy Schedule. The amount of:

- (a) an advance; plus
- (b) lien interest to the next policy anniversary; plus
- (c) the lien amount outstanding on the date of the advance

may not exceed the Maximum Advance Amount shown on the Policy Schedule.

In addition, no advance will be paid if payment would exceed a total advance amount equal to the Cash Surrender Value of all policies on the life of the Insured, plus \$250,000.

If more than one qualifying event occurs simultaneously, We will use the qualifying event with the highest Maximum Advance Amount to determine the available advance amount, unless You elect otherwise. Maximum advance amounts will not be additive regardless of the number of qualifying events that apply.

Payment of Advance Amount

Advance payments may be made as frequently as monthly but all advance payments must be made within 12 months of the first advance payment for Specified Medical Condition or Terminal Illness, or within 48 months of the first advance payment for Chronic Illness. Advance payments will be paid in a lump sum to You or to any other payee You so designate. No advance payments will be made on or after the policy anniversary on which the Insured is the Maximum Advance Age shown on the Policy Schedule.

Required Loan Repayment

If You request an advance while there is an outstanding policy loan, We will apply the advance proceeds first to the repayment of the loan. We will pay the balance, if any, to the designated payee.

Policy Lien

When an advance is paid under this rider, a lien is created against the policy. The lien is equal to the amount of advances made against the policy plus amounts added to the lien as described below. In addition, while a lien is outstanding, the lien will be increased each month to pay the monthly policy charges. If a premium is paid while a lien is outstanding, the net premium payment will be applied to reducing the lien. If Your policy is on Waiver, the premium or cost being waived will not be applied to the lien.

If You do not pay lien interest when it is due, it will be added to the amount of the lien and will bear interest at the rate shown on the Policy Schedule, subject to Your right of repayment. You may repay any outstanding lien at any time before the Insured's death.

We will increase the lien if necessary to keep the policy in force. The lien will continue to exist against the policy until the lien is repaid or the policy terminates, even if the lien amount exceeds the Maximum Advance Amount available under this rider.

If a premium remains unpaid at the end of the Grace Period, We will increase the lien by the amount of the premium with lien interest to the next policy anniversary even if such increase causes the lien amount to exceed the Maximum Advance Amount available under this rider.

Lien Interest

Lien interest is due and payable in advance on the date of an advance to the next policy anniversary and on each policy anniversary thereafter to the next policy anniversary. The Lien Interest Rate varies depending on the amount of the outstanding lien. The Lien Interest Rates are shown on the Policy Schedule.

Effect of Lien

An outstanding lien will have the following effects on the policy:

- (a) the Death Benefit payable if the Insured dies while the policy is in force will be reduced by the amount of any outstanding lien;
- (b) the Net Cash Surrender Value available upon surrender of the policy will be reduced by the amount of any outstanding lien less any unearned lien interest; and
- (c) the loan amount available under the policy will be reduced by the amount of any outstanding lien.

A lien will not reduce the Specified Amount or Cash Surrender Value of the policy.

We may deny Your request to make any changes to the policy while there is an outstanding lien, including the right to elect a nonforfeiture option. We may deny Your request to decrease the Specified Amount under the policy after the date of the first advance payment.

**Conditions for
Making
Advance**

The payment of any advance under this rider is conditioned upon and subject to Our receipt at the Home Office of all of the following:

- (1) Your written request for an advance;
- (2) the written consent of any irrevocable Beneficiary and any assignee;
- (3) Your written designation of Us as an assignee of policy proceeds equal to the amount of any outstanding lien, including lien interest;
- (4) medical evidence acceptable to Us certifying that the Insured has suffered a qualifying event. Medical evidence for Chronic Illness must come from a Licensed Health Care Practitioner, and for Specified Medical Condition or Terminal Illness from a United States licensed physician. The practitioner or physician cannot be the Owner, Insured or a member of their immediate families. Such medical evidence must specify that
 - (a) the Insured has been diagnosed as having a Specified Medical Condition, Chronic Illness or Terminal Illness; and
 - (b) such Specified Medical Condition, Chronic Illness or Terminal Illness was first diagnosed while the Insured was covered by the policy; and
 - (c) such Specified Medical Condition, Chronic Illness or Terminal Illness meets the criteria set forth in the **Definitions** section of this rider.

We may require medical evidence of a Specified Medical Condition to be certified by a specialist as set forth in the **Definitions** section of this rider. We may also require a second opinion and examination of the Insured at Our expense by a physician designated by Us.

The accelerated death benefit under this rider will be made available to You on a voluntary basis only. Therefore:

- (1) If You are required by law to elect this benefit to meet the claims of creditors, whether in bankruptcy or otherwise, You are not eligible for this benefit.
- (2) If You are required by a government agency to elect this benefit in order to apply for, obtain, or keep a government benefit or entitlement, You are not eligible for this benefit.

Definitions**Qualifying Event Definitions**

"Specified Medical Condition" means

- (1) AIDS (Acquired Immune Deficiency Syndrome); or
- (2) End-Stage Renal Failure; or
- (3) First Coronary Angioplasty; or
- (4) First Coronary Artery Bypass; or
- (5) First Myocardial Infarction; or
- (6) Life Threatening Cancer; or
- (7) Major Organ Transplant; or
- (8) Medical condition requiring permanent, continuous life support; or
- (9) Stroke.

“Chronic Illness” means the Insured:

- (1) has been unable to perform (without substantial assistance from another individual) at least two Activities of Daily Living for a period of at least 90 days due to a loss of functional capacity; or
- (2) requires Substantial Supervision to protect himself/herself from threats to health and safety due to Severe Cognitive Impairment.

“Terminal Illness” means an illness that is expected to result in death within 12 months of the date the medical evidence is provided to Us.

Medical Terminology Definitions

“Accidental Bodily Injury” means a sudden, unexpected, unusual, specific and abrupt bodily trauma that occurs by chance, independently of all other causes, and not as a result of the intentional acts of the Insured. An injury caused by, resulting from, or contributed to by a Sickness or the intentional act of the Insured, including commission of an assault or felony, is not an accident. Sickness means a mental illness or infirmity, disease, or pregnancy.

“Activities of Daily Living” refers to eating, toileting, transferring (moving in or out of a bed or chair), bathing, dressing and continence.

“AIDS” (Acquired Immune Deficiency Syndrome) means the final and most serious stage of HIV (Human Immunodeficiency Virus) Disease. AIDS begins when a person with HIV infection has a CD4 immune cell count below 200. AIDS is also defined by numerous opportunistic infections and cancers that occur in the presence of HIV infection.

“End-Stage Renal Failure” means the chronic irreversible failure of both of the kidneys, which requires treatment with regular dialysis. The diagnosis of End-Stage Renal Failure must be made by a board certified nephrologist.

“First Coronary Angioplasty” means the first ever balloon angioplasty or other forms of catheter based percutaneous transluminal coronary artery therapy to correct narrowing or blockage of one or more coronary arteries. To be covered, the surgical treatment must be performed by a Legally Qualified Physician who is a board certified cardiologist.

“First Coronary Artery Bypass” means the first ever coronary artery revascularization surgery to correct narrowing or blockage of one or more coronary arteries with bypass grafts. To be covered, the surgical treatment must be performed by a Legally Qualified Physician who is a board certified cardiothoracic surgeon.

“First Myocardial Infarction” means the first ever Myocardial Infarction defined as the death of a portion of the heart muscle, due to inadequate blood supply. Proof of a Myocardial Infarction must include all of the following:

- (1) typical clinical symptoms, such as central chest pain; and
- (2) diagnostic increase of specific cardiac markers; and
- (3) new electrocardiographic markers of infarction.

“Licensed Health Care Practitioner” means any physician (as defined in section 1861(r)(1) of the federal Social Security Act) and any registered professional nurse, licensed social worker or other individual who meets such requirements as may be prescribed by the federal Secretary of Health and Human Services, or as defined in the federal Health Insurance Portability and Accountability Act or any successor law or any regulation promulgated thereunder. The Licensed

Health Care Practitioner must be acting within the scope of his or her United States license in the state of licensure when providing covered services or performing actions required by the contract. A Licensed Health Care Practitioner means a person, other than the Insured or Owner, a member of the Insured's or Owner's immediate family, or business associate of the Insured or Owner, who is duly licensed and practicing medicine in the United States, who is legally qualified to diagnose and treat sickness and injuries, has examined You, and is providing services within the scope of his or her license.

"Life Threatening Cancer" means a malignant neoplasm (including hematologic malignancy), which is characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue, and which is not specifically hereafter excluded. The following types of cancer are not considered a Life Threatening Cancer: prostate cancer staged less than T2N0M0 or equivalent staging; carcinoma in situ; pre-malignant lesions (such as intraepithelial neoplasia), benign tumors or polyps; any skin cancer other than invasive malignant melanoma in the dermis or deeper, or skin malignancies that have become Life Threatening Cancers. Life Threatening Cancer must be diagnosed pursuant to a Pathological Diagnosis or a Clinical Diagnosis.

"Major Organ Transplant" means clinical evidence of major organ(s) failure which requires the malfunctioning organ(s) or tissue of the Insured to be replaced with the organ(s) or tissue from a suitable donor under generally accepted medical procedures. Those organs or tissues covered by this definition are limited to: liver, kidney, lung, entire heart, small intestine, pancreas, pancreas-kidney or bone marrow. Medical evidence of a Major Organ Transplant must specify that the Insured is registered by the United Network of Organ Sharing (UNOS).

"Severe Cognitive Impairment" means a loss or deterioration in intellectual capacity that includes Alzheimer's disease and similar forms of irreversible dementia, and is reported in good faith by clinical evidence and standardized tests that measure impairment in (1) short- or long-term memory, (2) orientation to people, places or time, and (3) deductive or abstract reasoning.

"Stroke" means a permanent neurological deficit resulting from cerebral vascular accident.

"Substantial Supervision" means continual, 24-hour supervision by another person that is necessary to protect severely cognitively-impaired individuals against threats to their health or safety.

Reinstatement

If the policy terminates and is reinstated, this rider will automatically be reinstated with the policy. Any lien that was outstanding at the time the policy terminated will be reinstated with lien interest as if the policy had not terminated.

When Effective

The Effective Date of this rider is shown on the Policy Schedule.

Termination of Rider

This rider will terminate the date the policy terminates.

Other Provisions

Unless otherwise provided in Your written election for an advance, the payee may not commute, anticipate, assign, alienate or otherwise encumber any payment under this rider.

We will not contest this rider after it has been in effect during the Insured's lifetime for two years from its Effective Date or, if this rider terminates because of the termination of the policy and both are reinstated, two years from its reinstatement date. No statement will be used in contesting a request for an advance unless it is in an application or supplemental application attached to this rider or to the policy of which this rider is a part.

Any contest of a reinstated rider will be based only on material misstatements in the application for reinstatement, unless termination and reinstatement occur during the first two policy years. If the policy is reinstated in the first two policy years, a contest may be based on material misstatements in both the application for reinstatement and the original application for the policy.

We will not contest the validity of this rider after an increase in the Specified Amount of the policy after the increase has been in effect during the Insured's lifetime for two years from the effective date of the increase.

This rider is attached to and made a part of the policy. The terms and definitions of the basic policy apply to this rider except to the extent they are in conflict with its terms.

[SPECIMEN
Signature
Secretary

[SPECIMEN
Signature
President and
Chief Executive Officer]

ACCELERATED DEATH BENEFIT RIDER

An Additional Benefit of this Policy
Issued By

Columbus Life Insurance Company

Accelerated Death Benefit

You may elect to receive an advance on the Death Benefit under the policy upon the occurrence of any of the following qualifying events as experienced by the Insured: (1) Specified Medical Condition; (2) Chronic Illness; or (3) Terminal Illness.

You may request more than one advance for each type of qualifying event. You may make no more than one election for each type of qualifying event.

No advance will be paid until 24 months after the Policy Date for the qualifying event of Chronic Illness, unless an Accidental Bodily Injury that occurs after the Policy Date causes the Chronic Illness.

There is no cost for this rider prior to claim. We reserve the right to assess an administrative charge of not more than the Maximum Administrative Charge shown on the Policy Schedule to process a claim under this rider.

Tax Consequences

ACCELERATED BENEFITS FROM THIS RIDER MAY QUALIFY FOR SPECIAL TAX STATUS, IF, ACCORDING TO FEDERAL DEFINITIONS, THE INSURED QUALIFIES AS TERMINALLY ILL, OR QUALIFIES AS CHRONICALLY ILL. WE RECOMMEND THAT YOU CONTACT A TAX ADVISOR BEFORE REQUESTING AN ADVANCE UNDER THIS RIDER.

Minimum and Maximum Advance Amounts

The minimum and maximum advance amounts are shown on the Policy Schedule. The amount of:

- (a) an advance; plus
- (b) lien interest to the next policy anniversary; plus
- (c) the lien amount outstanding on the date of the advance

may not exceed the Maximum Advance Amount shown on the Policy Schedule.

In addition, no advance will be paid if payment would exceed a total advance amount equal to the Cash Surrender Value of all policies on the life of the Insured, plus \$250,000.

If more than one qualifying event occurs simultaneously, We will use the qualifying event with the highest Maximum Advance Amount to determine the available advance amount, unless You elect otherwise. Maximum advance amounts will not be additive regardless of the number of qualifying events that apply.

Payment of Advance Amount

Advance payments may be made as frequently as monthly but all advance payments must be made within 12 months of the first advance payment for Specified Medical Condition or Terminal Illness, or within 48 months of the first advance payment for Chronic Illness. Advance payments will be paid in a lump sum to You or to any other payee You so designate. No advance payments will be made on or after the policy anniversary on which the Insured is the Maximum Advance Age shown on the Policy Schedule.

Policy Lien

When an advance is paid under this rider, a lien is created against the policy. The lien is equal to the amount of advances made against the policy plus amounts added to the lien as described below.

If You do not pay lien interest when it is due, it will be added to the amount of the lien and will bear interest at the rate shown on the Policy Schedule, subject to Your right of repayment. You may repay any outstanding lien at any time before the Insured's death.

We will increase the lien, if necessary, to keep the policy in force. The lien will continue to exist against the policy until the lien is repaid or the policy ends, even if the lien amount exceeds the Maximum Advance Amount available under this rider.

If a premium remains unpaid at the end of the Grace Period, We will increase the lien by the amount of the premium with lien interest to the next policy anniversary even if such increase causes the lien amount to exceed the Maximum Advance Amount available under this rider.

Lien Interest

Lien interest is due and payable in advance on the date of an advance to the next policy anniversary and on each policy anniversary thereafter to the next policy anniversary. The Lien Interest Rate is shown on the Policy Schedule.

Effect of Lien on Policy

An outstanding lien will have the following effects on the policy:

- (a) the Death Benefit payable if the Insured dies while the policy is in force will be reduced by the amount of any outstanding lien;
- (b) the Cash Value, if any, will be reduced by the amount of any outstanding lien less any unearned lien interest; and
- (c) the Premium Return Amount, if any, will be reduced by the amount of any outstanding lien, including lien interest.

We may deny Your request to make any changes to the policy while there is an outstanding lien, including the exercising of any right in the policy to convert or exchange the policy to a plan of permanent life insurance.

Conditions for Making Advance

The payment of any advance under this rider is conditioned upon and subject to Our receipt at the Home Office of all of the following:

- (1) Your written request for an advance;
- (2) the written consent of any irrevocable Beneficiary and any assignee;
- (3) Your written designation of Us as an assignee of policy proceeds equal to the amount of any outstanding lien, including lien interest;
- (4) medical evidence acceptable to Us certifying that the Insured has suffered a qualifying event. Medical evidence for Chronic Illness must come from a Licensed Health Care Practitioner, and for Specified Medical Condition or Terminal Illness from a United States licensed physician. The practitioner or physician cannot be the Owner, Insured or a member of their immediate families. Such medical evidence must specify that
 - (a) the Insured has been diagnosed as having a Specified Medical Condition, Chronic Illness or Terminal Illness; and
 - (b) such Specified Medical Condition, Chronic Illness or Terminal Illness was first diagnosed while the Insured was covered by the policy; and

-
- (c) such Specified Medical Condition, Chronic Illness or Terminal Illness meets the criteria set forth in the **Definitions** section of this rider.

We may require medical evidence of a Specified Medical Condition to be certified by a specialist as set forth in the **Definitions** section of this rider. We may also require a second opinion and examination of the Insured at Our expense by a physician designated by Us.

The accelerated death benefit under this rider will be made available to You on a voluntary basis only. Therefore:

- (1) If You are required by law to elect this benefit to meet the claims of creditors, whether in bankruptcy or otherwise, You are not eligible for this benefit.
- (2) If You are required by a government agency to elect this benefit in order to apply for, obtain, or keep a government benefit or entitlement, You are not eligible for this benefit.

Definitions

Qualifying Event Definitions

"Specified Medical Condition" means:

- (1) AIDS (Acquired Immune Deficiency Syndrome); or
- (2) End-Stage Renal Failure; or
- (3) First Coronary Angioplasty; or
- (4) First Coronary Artery Bypass; or
- (5) First Myocardial Infarction; or
- (6) Life Threatening Cancer; or
- (7) Major Organ Transplant; or
- (8) Medical condition requiring permanent, continuous life support; or
- (9) Stroke.

"Chronic Illness" means the Insured:

- (1) has been unable to perform (without substantial assistance from another individual) at least two Activities of Daily Living for a period of at least 90 days due to a loss of functional capacity; or
- (2) requires Substantial Supervision to protect himself/herself from threats to health and safety due to Severe Cognitive Impairment.

"Terminal Illness" means an illness that is expected to result in death within 12 months of the date the medical evidence is provided to Us.

Medical Terminology Definitions

"Accidental Bodily Injury" means a sudden, unexpected, unusual, specific and abrupt bodily trauma that occurs by chance, independently of all other causes, and not as a result of the intentional acts of the Insured. An injury caused by, resulting from, or contributed to by a Sickness or the intentional act of the Insured, including commission of an assault or felony, is not an accident. Sickness means a mental illness or infirmity, disease, or pregnancy.

"Activities of Daily Living" refers to eating, toileting, transferring (moving in or out of a bed or chair), bathing, dressing and continence.

“AIDS” (Acquired Immune Deficiency Syndrome) means the final and most serious stage of HIV (Human Immunodeficiency Virus) Disease. AIDS begins when a person with HIV infection has a CD4 immune cell count below 200. AIDS is also defined by numerous opportunistic infections and cancers that occur in the presence of HIV infection.

“End-Stage Renal Failure” means the chronic irreversible failure of both of the kidneys, which requires treatment with regular dialysis. The diagnosis of End-Stage Renal Failure must be made by a board certified nephrologist.

“First Coronary Angioplasty” means the first ever balloon angioplasty or other forms of catheter based percutaneous transluminal coronary artery therapy to correct narrowing or blockage of one or more coronary arteries. To be covered, the surgical treatment must be performed by a Legally Qualified Physician who is a board certified cardiologist.

“First Coronary Artery Bypass” means the first ever coronary artery revascularization surgery to correct narrowing or blockage of one or more coronary arteries with bypass grafts. To be covered, the surgical treatment must be performed by a Legally Qualified Physician who is a board certified cardiothoracic surgeon.

“First Myocardial Infarction” means the first ever Myocardial Infarction defined as the death of a portion of the heart muscle, due to inadequate blood supply. Proof of a Myocardial Infarction must include all of the following:

- (1) typical clinical symptoms, such as central chest pain; and
- (2) diagnostic increase of specific cardiac markers; and
- (3) new electrocardiographic markers of infarction.

“Licensed Health Care Practitioner” means any physician (as defined in section 1861(r)(1) of the federal Social Security Act) and any registered professional nurse, licensed social worker or other individual who meets such requirements as may be prescribed by the federal Secretary of Health and Human Services, or as defined in the federal Health Insurance Portability and Accountability Act or any successor law or any regulation promulgated thereunder. The Licensed Health Care Practitioner must be acting within the scope of his or her United States license in the state of licensure when providing covered services or performing actions required by the contract. A Licensed Health Care Practitioner means a person, other than the Insured or Owner, a member of the Insured's or Owner's immediate family, or business associate of the Insured or Owner, who is duly licensed and practicing medicine in the United States, who is legally qualified to diagnose and treat sickness and injuries, has examined You, and is providing services within the scope of his or her license.

“Life Threatening Cancer” means a malignant neoplasm (including hematologic malignancy), which is characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue, and which is not specifically hereafter excluded. The following types of cancer are not considered a Life Threatening Cancer: prostate cancer staged less than T2N0M0 or equivalent staging; carcinoma in situ; pre-malignant lesions (such as intraepithelial neoplasia), benign tumors or polyps; any skin cancer other than invasive malignant melanoma in the dermis or deeper, or skin malignancies that have become Life Threatening Cancers. Life Threatening Cancer must be diagnosed pursuant to a Pathological Diagnosis or a Clinical Diagnosis.

“Major Organ Transplant” means clinical evidence of major organ(s) failure which requires the malfunctioning organ(s) or tissue of the Insured to be replaced with the organ(s) or tissue from a suitable donor under generally accepted medical procedures. Those organs or tissues covered by this definition are limited to: liver, kidney, lung, entire heart, small intestine, pancreas, pancreas-kidney or bone marrow. Medical evidence of a Major Organ Transplant must specify that the Insured is registered by the United Network of Organ Sharing (UNOS).

“Severe Cognitive Impairment” means a loss or deterioration in intellectual capacity that includes Alzheimer’s disease and similar forms of irreversible dementia, and is reported in good faith by clinical evidence and standardized tests that measure impairment in (1) short- or long-term memory, (2) orientation to people, places or time, and (3) deductive or abstract reasoning.

“Stroke” means a permanent neurological deficit resulting from cerebral vascular accident.

“Substantial Supervision” means continual, 24-hour supervision by another person that is necessary to protect severely cognitively-impaired individuals against threats to their health or safety.

Reinstatement

If the policy lapses and is reinstated, this rider will automatically be reinstated with the policy. Any lien that was outstanding at the time the policy lapsed will be reinstated with lien interest as if the policy had not lapsed.

When Effective

The Effective Date of this rider is shown on the Policy Schedule.

Termination of Rider

This rider will terminate the date the policy terminates.

Other Provisions

Unless otherwise provided in Your written election for an advance, the payee may not commute, anticipate, assign, alienate or otherwise encumber any payment under this rider.

We will not contest this rider after it has been in effect during the Insured's lifetime for two years from its Effective Date or, if this rider lapses because of the lapse of the policy and both are reinstated, two years from its reinstatement date. No statement will be used in contesting a request for an advance unless it is in an application or supplemental application attached to this rider or to the policy of which this rider is a part.

Any contest of a reinstated rider will be based only on material misstatements in the application for reinstatement, unless lapse and reinstatement occur during the first two policy years. If the policy is reinstated in the first two policy years, a contest may be based on material misstatements in both the application for reinstatement and the original application for the policy.

This rider is attached to and made a part of the policy. The terms and definitions of the basic policy apply to this rider except to the extent they are in conflict with its terms.


[SECRETARY]
Secretary


[PRESIDENT AND CHIEF EXECUTIVE OFFICER]
President and
Chief Executive Officer



400 East Fourth Street, Cincinnati, OH 45202

**UNIVERSAL & VARIABLE
UNIVERSAL LIFE PLANS
Terminal Illness**

Accelerated Death Benefit Rider Disclosure

The Accelerated Death Benefit Rider gives the owner the right to receive an accelerated payment of a portion of the death benefit in the form of an advance when the insured has been diagnosed as having a Terminal Illness.

ACCELERATING CONDITION

"Terminal Illness" means an illness that is expected to result in death within 12 months of the date the medical evidence is provided to us. An advance for Terminal Illness will not be paid unless it has been first diagnosed while the Insured is covered by the policy.

RIDER CHARGES

There is no charge for this rider, but interest will be charged on the amount of the advance. Also, we reserve the right to assess an administrative fee of not more than \$150 to process a claim.

IMPACT ON POLICY VALUES

When an advance is paid, a lien is created against the policy. We will increase the lien, if necessary, to keep the policy in force. If a premium remains unpaid at the end of the grace period, we will increase the lien by the amount of the premium with lien interest to the next policy anniversary. If you do not pay lien interest when it is due, it will be added to the amount of the lien and will bear an annual interest rate of 8% (7.4% in advance). The lien will continue to exist against the policy until it is repaid or the policy terminates.

A lien will not reduce the specified amount or cash surrender value of the policy.

Unless the lien is repaid before the Insured's death, the death benefit payable will be reduced by any outstanding lien, including interest.

TAX CONSEQUENCES

Receipt of Accelerated Benefit payments may adversely affect the recipient's eligibility for Medicaid or other government benefits or entitlements. They may also be considered taxable by the Internal Revenue Service. You should contact your personal tax advisor for assistance.

ACKNOWLEDGEMENTS

A. Complete this section at time of application.

I acknowledge that I received, read and understand the Accelerated Death Benefit Rider Disclosure provided in connection with my application for a life insurance policy with the Columbus Life Insurance Company.

Signature of Applicant/Proposed Owner

Date

Signature of Agent

Date

B. Complete this section when requesting a claim for accelerated benefits.

I acknowledge that I received, read and understand the Accelerated Death Benefit Rider Disclosure provided and consent to payment of the benefit described in the Accelerated Death Benefit Rider form provided with my policy.

Name of Insured

Policy Number

Signature of Owner

Date

Signature of Irrevocable Beneficiary

Date

Signature of Agent

Date



400 East Fourth Street, Cincinnati, OH 45202

**UNIVERSAL & VARIABLE
UNIVERSAL LIFE PLANS**
**Specified Medical Condition, Permanent
Confinement & Terminal Illness**
Accelerated Death Benefit Rider Disclosure

The Accelerated Death Benefit Rider gives the owner the right to receive an accelerated payment of a portion of the death benefit in the form of an advance when the Insured has experienced any of the following qualifying events: (1) Specified Medical Condition; (2) Permanent Confinement to a Nursing Home; or (3) Terminal Illness.

ACCELERATING CONDITION

"Specified Medical Condition" means Acquired Immune Deficiency Syndrome (AIDS), End-Stage Renal Failure, First Coronary Angioplasty, First Coronary Artery Bypass, First Myocardial Infarction, Life Threatening Cancer, Major Organ Transplant, Medical condition requiring permanent, continuous life support, or Stroke. An advance for Specified Medical Condition will not be paid unless it has been first diagnosed while the Insured is covered under the policy.

"Permanent Confinement to a Nursing Home" means the insured is admitted as a patient in a Nursing Home for a continuous period of at least 90 days with the expectation that they will remain there for the rest of their life. An advance for Permanent Confinement will not be paid unless the first day of the Permanent Confinement occurred while the Insured was covered by the policy.

"Terminal Illness" means an illness that is expected to result in death within 12 months of the date the medical evidence is provided to us. An advance for Terminal Illness will not be paid unless it has been first diagnosed while the Insured is covered by the policy.

RIDER CHARGES

There is no charge for this rider, but interest will be charged on the amount of the advance. Also, we reserve the right to assess an administrative fee of not more than \$150 to process a claim.

IMPACT ON POLICY VALUES

When an advance is paid, a lien is created against the policy. We will increase the lien, if necessary, to keep the policy in force. If a premium remains unpaid at the end of the grace period, we will increase the lien by the amount of the premium with lien interest to the next policy anniversary. If you do not pay lien interest when it is due, it will be added to the amount of the lien and will bear an annual interest rate of 8% (7.4% in advance). The lien will continue to exist against the policy until it is repaid or the policy terminates.

A lien will not reduce the specified amount or cash surrender value of the policy.

Unless the lien is repaid before the Insured's death, the death benefit payable will be reduced by any outstanding lien, including interest.

TAX CONSEQUENCES

Receipt of Accelerated Benefit payments may adversely affect the recipient's eligibility for Medicaid or other government benefits or entitlements. They may also be considered taxable by the Internal Revenue Service. You should contact your personal tax advisor for assistance.

ACKNOWLEDGEMENTS

A. Complete this section at time of application.

I acknowledge that I received, read and understand the Accelerated Death Benefit Rider Disclosure provided in connection with my application for a life insurance policy with the Columbus Life Insurance Company.

Signature of Applicant/Proposed Owner

Date

Signature of Agent

Date

B. Complete this section when requesting a claim for accelerated benefits.

I acknowledge that I received, read and understand the Accelerated Death Benefit Rider Disclosure provided and consent to payment of the benefit described in the Accelerated Death Benefit Rider form provided with my policy.

Name of Insured

Policy Number

Signature of Owner

Date

Signature of Irrevocable Beneficiary

Date

Signature of Agent

Date



400 East Fourth Street, Cincinnati, OH 45202

TERM LIFE PLANS
Terminal Illness
Accelerated Death Benefit Rider Disclosure

The Accelerated Death Benefit Rider gives the owner the right to receive an accelerated payment of a portion of the Death Benefit in the form of an advance when the Insured has been diagnosed as having a Terminal Illness.

ACCELERATING CONDITION

"Terminal Illness" means an illness that is expected to result in death within 12 months of the date the medical evidence is provided to us. An advance for Terminal Illness will not be paid unless it has been first diagnosed while the Insured is covered by the policy.

RIDER CHARGES

There is no charge for this rider, but interest will be charged on the amount of the advance. Also, we reserve the right to assess an administrative fee of not more than \$150 to process a claim.

IMPACT ON POLICY VALUES

When an advance is paid, a lien is created against the policy. We will increase the lien, if necessary, to keep the policy in force. If a premium remains unpaid at the end of the grace period, we will increase the lien by the amount of the premium with lien interest to the next policy anniversary. If you do not pay lien interest when it is due, it will be added to the amount of the lien and will bear an annual interest rate of 8% (7.4% in advance). The lien will continue to exist against the policy until it is repaid or the policy terminates.

Any premium return amount will be reduced by the amount of any outstanding lien and any cash value will be reduced by the amount of any outstanding lien less any unearned lien interest.

Unless the lien is repaid before the Insured's death, the death benefit payable will be reduced by any outstanding lien, including interest.

TAX CONSEQUENCES

Receipt of Accelerated Benefit payments may adversely affect the recipient's eligibility for Medicaid or other government benefits or entitlements. They may also be considered taxable by the Internal Revenue Service. You should contact your personal tax advisor for assistance.

ACKNOWLEDGEMENTS

A. Complete this section at time of application.

I acknowledge that I received, read and understand the Accelerated Death Benefit Rider Disclosure provided in connection with my application for a life insurance policy with the Columbus Life Insurance Company.

Signature of Applicant/Proposed Owner

Date

Signature of Agent

Date

B. Complete this section when requesting a claim for accelerated benefits.

I acknowledge that I received, read and understand the Accelerated Death Benefit Rider Disclosure provided and consent to payment of the benefit described in the Accelerated Death Benefit Rider form provided with my policy.

Name of Insured

Policy Number

Signature of Owner

Date

Signature of Irrevocable Beneficiary

Date

Signature of Agent

Date



400 East Fourth Street, Cincinnati, OH 45202

**UNIVERSAL & VARIABLE
UNIVERSAL LIFE PLANS
Specified Medical Condition,
Chronic Illness & Terminal Illness
Accelerated Death Benefit Rider Disclosure**

The Accelerated Death Benefit Rider gives the owner the right to receive an accelerated payment of a portion of the death benefit in the form of an advance when the Insured has experienced any of the following qualifying events: (1) Specified Medical Condition; (2) Chronic Illness; or (3) Terminal Illness.

For joint life policies, no advance may be taken until after the death of the first insured and the surviving insured has suffered one of the qualifying events.

ACCELERATING CONDITIONS

"Specified Medical Condition" means Acquired Immune Deficiency Syndrome (AIDS), End-Stage Renal Failure, First Coronary Angioplasty, First Coronary Artery Bypass, First Myocardial Infarction, Life Threatening Cancer, Major Organ Transplant, Medical condition requiring permanent, continuous life support, or Stroke. An advance for Specified Medical Condition will not be paid unless it has been first diagnosed while the insured is covered by the policy.

"Chronic Illness" means the insured has been unable to perform (without substantial assistance from another individual) at least two Activities of Daily Living for a period of at least 90 days due to a loss of functional capacity or requires Substantial Supervision to protect themselves from threats to health and safety due to Severe Cognitive Impairment. An advance for Chronic Illness will not be paid until 24 months after the policy date unless it is resulting from an accidental bodily injury that occurred after the policy date. An advance for Chronic Illness will not be paid unless it has been first diagnosed while the Insured is covered by the policy.

"Terminal Illness" means an illness that is expected to result in death within 12 months of the date the medical evidence is provided to us. An advance for Terminal Illness will not be paid unless it has been first diagnosed while the insured is covered by the policy.

RIDER CHARGES

There is no charge for this rider, but interest will be charged on the amount of the advance. Also, we reserve the right to assess an administrative fee of not more than \$150 to process a claim.

IMPACT ON POLICY VALUES

When an advance is paid, a lien is created against the policy. We will increase the lien, if necessary, to keep the policy in force. If a premium remains unpaid at the end of the grace period, we will increase the lien by the amount of the premium with lien interest to the next policy anniversary. If you do not pay lien interest when it is due, it will be added to the amount of the lien and will bear an annual interest rate of 8% (7.4% in advance). The lien will continue to exist against the policy until it is repaid or the policy terminates.

The loan amount available under the policy will be reduced by the amount of any outstanding lien. The net cash surrender value available upon surrender of the policy will be reduced by the amount of any outstanding lien less any unearned lien interest.

A lien will not reduce the specified amount or cash surrender value of the policy.

Unless the lien is repaid before the Insured's death, the death benefit payable will be reduced by any outstanding lien, including interest.

TAX CONSEQUENCES

Receipt of Accelerated Benefit payments may adversely affect the recipient's eligibility for Medicaid or other government benefits or entitlements. They may also be considered taxable by the Internal Revenue Service. You should contact your personal tax advisor for assistance.

ACKNOWLEDGEMENTS

A. Complete this section at time of application.

I acknowledge that I received, read and understand the Accelerated Death Benefit Rider Disclosure provided in connection with my application for a life insurance policy with the Columbus Life Insurance Company.

Signature of Applicant/Proposed Owner

Date

Signature of Agent

Date

B. Complete this section when requesting a claim for accelerated benefits.

I acknowledge that I received, read and understand the Accelerated Death Benefit Rider Disclosure provided and consent to payment of the benefit described in the Accelerated Death Benefit Rider form provided with my policy.

Name of Insured

Policy Number

Signature of Owner

Date

Signature of Irrevocable Beneficiary

Date

Signature of Agent

Date



400 East Fourth Street, Cincinnati, OH 45202

TERM LIFE PLANS
Specified Medical Condition,
Chronic & Terminal Illness
Accelerated Death Benefit Rider Disclosure

The Accelerated Death Benefit Rider gives the owner the right to receive an accelerated payment of a portion of the Death Benefit in the form of an advance when the Insured has experienced any of the following qualifying events: (1) Specified Medical Condition; (2) Chronic Illness; or (3) Terminal Illness.

ACCELERATING CONDITIONS

"Specified Medical Condition" means Acquired Immune Deficiency Syndrome (AIDS), End-Stage Renal Failure, First Coronary Angioplasty, First Coronary Artery Bypass, First Myocardial Infarction, Life Threatening Cancer, Major Organ Transplant, Medical condition requiring permanent, continuous life support, or Stroke. An advance for Specified Medical Condition will not be paid unless it has been first diagnosed while the Insured is covered by the policy.

"Chronic Illness" means the insured has been unable to perform (without substantial assistance from another individual) at least two Activities of Daily Living for a period of at least 90 days due to a loss of functional capacity or requires Substantial Supervision to protect themselves from threats to health and safety due to Severe Cognitive Impairment. An advance for Chronic Illness will not be paid until 24 months after the policy date unless it is resulting from an accidental bodily injury that occurred after the policy date. An advance for Chronic Illness will not be paid unless it has been first diagnosed while the Insured is covered by the policy.

"Terminal Illness" means an illness that is expected to result in death within 12 months of the date the medical evidence is provided to us. An advance for Terminal Illness will not be paid unless it has been first diagnosed while the Insured is covered by the policy.

ADMINISTRATIVE CHARGE

There is no charge for this rider, but interest will be charged on the amount of the advance. Also, we reserve the right to assess an administrative fee of not more than \$150 to process a claim.

IMPACT ON POLICY VALUES

When an advance is paid, a lien is created against the policy. We will increase the lien, if necessary, to keep the policy in force. If a premium remains unpaid at the end of the grace period, we will increase the lien by the amount of the premium with lien interest to the next policy anniversary. If you do not pay lien interest when it is due, it will be added to the amount of the lien and will bear an annual interest rate of 8% (7.4% in advance). The lien will continue to exist against the policy until it is repaid or the policy terminates.

Any premium return amount will be reduced by the amount of any outstanding lien, including lien interest. Any cash value will be reduced by the amount of any outstanding lien less any unearned lien interest.

Unless the lien is repaid before the Insured's death, the death benefit payable will be reduced by any outstanding lien, including interest.

TAX CONSEQUENCES

Receipt of Accelerated Benefit payments may adversely affect the recipient's eligibility for Medicaid or other government benefits or entitlements. They may also be considered taxable by the Internal Revenue Service. You should contact your personal tax advisor for assistance.

ACKNOWLEDGEMENTS

A. Complete this section at time of application.

I acknowledge that I received, read and understand the Accelerated Death Benefit Rider Disclosure provided in connection with my application for a life insurance policy with the Columbus Life Insurance Company.

Signature of Applicant/Proposed Owner

Date

Signature of Agent

Date

B. Complete this section when requesting a claim for accelerated benefits.

I acknowledge that I received, read and understand the Accelerated Death Benefit Rider Disclosure provided and consent to payment of the benefit described in the Accelerated Death Benefit Rider form provided with my policy.

Name of Insured

Policy Number

Signature of Owner

Date

Signature of Irrevocable Beneficiary

Date

Signature of Agent

Date

SERFF Tracking Number:	WSST-128300829	State:	Arkansas
Filing Company:	Columbus Life Insurance Company	State Tracking Number:	
Company Tracking Number:	CLR-137 1208		
TOI:	L08 Life - Other	Sub-TOI:	L08.000 Life - Other
Product Name:	2012 CLIC ADB Riders/rp		
Project Name/Number:	2012 CLIC ADB Riders/rp/2012 CLIC ADB Riders/rp		

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachment: CLIC Flesch Certification.pdf		
Satisfied - Item: Application Comments: Attachment: CLIC AR Apps.pdf		
Satisfied - Item: Statements of Variability Comments: Attachments: CLIC SOV Riders.pdf CLIC SOV Disclosures.pdf		
Satisfied - Item: Chart of Previously Approved Policies and Applications Used with Riders Comments: Attach Attachment: CLIC ADBR Charts.pdf		

SERFF Tracking Number: WSST-128300829 State: Arkansas
 Filing Company: Columbus Life Insurance Company State Tracking Number:
 Company Tracking Number: CLR-137 1208
 TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
 Product Name: 2012 CLIC ADB Riders/rp
 Project Name/Number: 2012 CLIC ADB Riders/rp/2012 CLIC ADB Riders/rp

Item Status:

**Status
Date:**

Satisfied - Item: Actuarial Memorandums

Comments:

Attachments:

CLR 137 1208 Accelerated DB Rider Actuarial Memo.pdf
 CLR 143 1208 Accelerated DB Rider Actuarial Memo.pdf
 CLR 161 1208 Accelerated DB Rider Actuarial Memo.pdf
 CLR 179 1208 Accelerated DB Rider Actuarial Memo.pdf
 CLR 201 1208 Accelerated DB Rider Actuarial Memo.pdf

Item Status:

**Status
Date:**

Satisfied - Item: CLIC Data Pages

Comments:

A sample data page is attached. The data page will print with the form number of the policy it is used with.

Attachments:

CL 79 0203 (CLR-137) - SVUL ADBR Schedule Page.pdf
 CL 79 0203 (CLR-143) - SVUL ADBR Schedule Page.pdf
 CL 83 0405 (CLR-161) - Nautical ADBR Schedule Page - Term.pdf
 CL 79 0203 (CLR-179) - SVUL ADBR Schedule Page.pdf
 CL 83 0405 (CLR-201) - Nautical ADBR Schedule Page - Term.pdf

Columbus Life Insurance Company

NAIC CODE # 99937

CERTIFICATION

I, Lori Rochford, an officer of the Columbus Life Insurance Company hereby certify that the following forms have the following readability scores as calculated by the Flesch Reading Ease Test and that these forms meet the reading ease requirements of your state Statutes and Regulations.

Form Numbers	Readability Score
CLR-137 1208, Accelerated Death Benefit Rider	50
CLR-143 1208, Accelerated Death Benefit Rider Flesched with CL 86 0707, Flexible Premium Universal Life Insurance Policy	50
CLR-161 1208, Accelerated Death Benefit Rider	51
CLR-179 1208, Accelerated Death Benefit Rider Flesched with CL 86 0707, Flexible Premium Universal Life Insurance Policy	50
CLR-201 1208, Accelerated Death Benefit Rider Flesched with CL 83 0405, Renewable and Convertible Term Policy	51
CL 45.921 (08/12), Accelerated Death Benefit Disclosure Flesched with CLR-137 1208, Accelerated Death Benefit Rider	51
CL 45.922 (08/12), Accelerated Death Benefit Disclosure Flesched with CL 86 0707, Flexible Premium Universal Life Insurance Policy	51
CL 45.923 (08/12), Accelerated Death Benefit Disclosure Flesched with CLR-161 1208, Accelerated Death Benefit Rider	50
CL 45.924 (08/12), Accelerated Death Benefit Disclosure Flesched with CL 86 0707, Flexible Premium Universal Life Insurance Policy	51
CL 45.925 (08/12), Accelerated Death Benefit Disclosure Flesched with CL 83 0405, Renewable and Convertible Term Policy	56



Lori Rochford
Assistant Vice President, Insurance Compliance

Date: 3/19/2012

The Application intended to be used to apply for these Riders is listed below.

The Columbus Life Insurance Company

Form Number

CL 45.300-A (6/09), Life Application

Approval Date

12/3/2009

State Filing Number

44202

Statement of Variability

(March 22, 2012)

This Statement of Variability applies to the following forms:

Columbus Life

CLR-137 1208, Accelerated Death Benefit Rider (Terminal Illness UL & VUL)

CL 79 0203, Policy Schedule

CL 84 0503, Policy Schedule

CL 85 0707, Policy Schedule

CL 86 0707, Policy Schedule

ICC10 CL 87 1006, Policy Schedule

CL 88 0707, Policy Schedule

CL 89 0806, Policy Schedule

CL 90 0806, Policy Schedule

CLR-143 1208, Accelerated Death Benefit Rider (Specified Medical; Permanent Confinement; Terminal Illness UL & VUL)

CL 79 0203, Policy Schedule

CL 84 0503, Policy Schedule

CL 85 0707, Policy Schedule

CL 86 0707, Policy Schedule

ICC10 CL 87 1006, Policy Schedule

CL 88 0707, Policy Schedule

CL 89 0806, Policy Schedule

CL 90 0806, Policy Schedule

CLR-161 1208, Accelerated Death Benefit Rider (Terminal Illness Term)

CL 83 0405, Policy Schedule

CL 83-U 0405, Policy Schedule

CLR-179 1208, Accelerated Death Benefit Rider (Specified Medical; Chronic Illness, Terminal Illness UL, VUL, Term)

CLR-179 1208 SP, Policy Schedule

CLR-201 1208, Accelerated Death Benefit Rider (Specified Medical; Chronic Illness, Terminal Illness Term)

CL 83 0405, Policy Schedule

CL 83-U 0405, Policy Schedule

The variable information is identified by brackets and may change as indicated below.

Accelerated Death Benefit Riders

Company Officer Signatures: This will change if the relevant individuals or titles should change in the future.

Statement of Variability

(March 22, 2012)

Accelerated Death Benefit Rider Data Page and Policy Schedule

Insured: Name of Insured

Age of Insured: Age of Insured

Effective Date: Effective Date of the Rider

Maximum Advance Age: Varies by Policy Form to which this rider is attached and is based on maximum age of the policy. Maximum range of variation is 95 to 120.

Minimum Advance Amount: The minimum amount that can be advanced under the terms of the Rider. Maximum range of variation: \$1,000 to \$10,000

Maximum Advance Amount:

A description of the maximum amount of the death benefit advanced if the Insured meets the requirements of any of the qualifying events according to the Rider terms.

For Specified Medical Condition, the Maximum Advance Amount is the lesser of:

i: - Maximum Range of Variation: \$25,000 to \$500,000

ii: - Maximum Range of Variation: 10.00% to 80.00%

For Terminal Illness, the Maximum Advance Amount is the lesser of:

i: - Maximum Range of Variation: \$25,000 to \$500,000

ii: - Maximum Range of Variation: 10.00% to 80.00%

For Chronic Illness, the Maximum Advance Amount is the lesser of:

i: - Maximum Range of Variation: \$25,000 to \$500,000

ii: - Maximum Range of Variation: 10.00% to 80.00%

It is expected that the Chronic Illness advance maximum and advance percentage will be less than that for the Terminal Illness event and specified medical condition advance maximum and advance percentage will be less than that for the Chronic Illness and Terminal Illness events. The range in variability allows maximum flexibility in setting these values.

Maximum Administrative Charge: The purpose of the administrative charge is to cover the cost of administering a separate loan. Maximum range of variation: \$50 to \$300

Lien Interest Rates: The interest rate charged on the lien used to advance the death benefit. Maximum range of variation: 2.00% to 8.00%.

Statement of Variability

(March 27, 2012)

This Statement of Variability applies to the following forms:

Columbus Life

CL 45.921 (08/12) Accelerated Death Benefit Disclosure
Used With CLR-137 1208, Accelerated Death Benefit Rider

CL 45.922 (08/12) Accelerated Death Benefit Disclosure
Used With CLR-143 1208, Accelerated Death Benefit Rider

CL 45.923 (08/12) Accelerated Death Benefit Disclosure
Used With CLR-161 1208, Accelerated Death Benefit Rider

CL 45.924 (08/12) Accelerated Death Benefit Disclosure
Used With CLR-179 1208, Accelerated Death Benefit Rider

CL 45.925 (08/12) Accelerated Death Benefit Disclosure
Used With CLR-201 1208, Accelerated Death Benefit Rider

The variable information is identified by brackets and may change as indicated below.

Company Logo: The flexibility to change our logo does not include the Company name. We understand if our Company name changes for any reason we must notify the Department accordingly.

Home Office Mailing Address: We may change our Home Office Mailing Address if such items should change in the future.

Administrative Fee: We reserve the right to assess an administrative fee of not more than \$300.00.

Lien Interest Rates: The interest rate charged on the lien used to advance the death benefit. Maximum range of variation: 2.00% to 8.00%.

The table below lists the forms that are being replaced and lists the previously approved policies that will be used with the Riders.

The Columbus Life Insurance Company					
Accelerated Death Benefit Rider	Related Data or Schedule Page	Replaces Approved Rider	Approval Date & Dept. File No. (I&L)	Previously Approved Policy	Approval Date & Dept. File No. (D&G)
CLR-137 1208	CL 79 0203 AR CL 84 0503 AR CL 85 0707 AR CL 86 0707 AR CL 87 1006 AR CL 88 0707 AR CL 89 0806 AR CL 90 0806 AR	CLR-137 0101	12/14/2000; N/A	CL 79 0203 AR CL 84 0503 AR CL 85 0707 AR CL 86 0707 AR CL 87 1006 AR CL 88 0707 AR CL 89 0806 AR CL 90 0806 AR	2/21/2002; N/A 1/14/2005; 28352 4/3/2007; 35498 4/3/2007; 35499 4/9/2010; 45320 4/16/2007; 35501 4/2/2008; 38272 4/2/2008; 38273
CLR-143 1208	CL 79 0203 AR CL 84 0503 AR CL 85 0707 AR CL 86 0707 AR CL 87 0707 AR CL 88 0707 AR CL 89 0806 AR CL 90 0806 AR	CLR-143 0101	2/8/2001; N/A	CL 79 0203 AR CL 84 0503 AR CL 85 0707 AR CL 86 0707 AR CL 87 0707 AR CL 88 0707 AR CL 89 0806 AR CL 90 0806 AR	2/21/2002; N/A 1/14/2005; 28352 4/3/2007; 35498 4/3/2007; 35499 4/3/2007; 35500 4/16/2007; 35501 4/2/2008; 38272 4/2/2008; 38273
CLR-161 1208	CL 83 0405 AR CL 83-U 0405 AR	CLR-161 0405	2/12/2004; N/A	CL 83 0405 AR CL 83-U 0405 AR	2/12/2004; N/A 2/12/2004; N/A
CLR-179 1208	CL 79 0203 AR CL 84 0503 AR CL 85 0707 AR CL 86 0707 AR CL 87 1006 AR CL 88 0707 AR CL 89 0806 AR CL 90 0806 AR	CLR-179 0707	8/6/2007; 36550	CL 79 0203 AR CL 84 0503 AR CL 85 0707 AR CL 86 0707 AR CL 87 1006 AR CL 88 0707 AR CL 89 0806 AR CL 90 0806 AR	2/21/2002; N/A 1/14/2005; 28352 4/3/2007; 35498 4/3/2007; 35499 4/9/2010; 45320 4/16/2007; 35501 4/2/2008; 38272 4/2/2008; 38273
CLR-201 1208	CL 83 0405 AR CL 83-U 0405 AR	Not Replacing; New Form		CL 83 0405 AR CL 83-U 0405 AR	2/12/2004; N/A 2/12/2004; N/A

Policy Schedule (continued)

Accelerated Death Benefit Rider

Insured: [John Doe]

Age of Insured: [35]

Effective Date: [06-15-2012]

Maximum Advance Age: [120]

Minimum Advance Amount: [\$5,000]

Maximum Advance Amount: [The Maximum Advance Amount is equal to the lesser of

- (i) [\$250,000] or
- (ii) [60%] of the difference between (a) and (b) where:
 - (a) is equal to the total Death Benefit under the policy, as defined in the policy; and
 - (b) is that amount equal to the cumulative total policy loan amount You could borrow under the policy pursuant to the Loan Provisions section of the policy, less the current Indebtedness.]

The above values are calculated as of the date of the first advance.

Maximum Administrative Charge: [\$150]

Lien Interest Rate: [8% (7.4% in advance) per year]

Policy Schedule (continued)

Accelerated Death Benefit Rider

Insured: [John Doe]

Age of Insured: [35]

Effective Date: [06-15-2012]

Maximum Advance Age: [120]

Minimum Advance Amount: [\$1,000]

Maximum Advance Amount: [The Maximum Advance Amount is equal to

- (1) for Specified Medical Condition, the lesser of
 - (i) [\$25,000] or
 - (ii) [10%] of the base amount;
- (2) for Permanent Confinement to a Nursing Home, the lesser of
 - (i) [\$250,000] or
 - (ii) [40%] of the base amount; or
- (3) for Terminal Illness, the lesser of
 - (i) [\$250,000] or
 - (ii) [60%] of the base amount

The base amount is the difference between (a) and (b) where:

- (a) is equal to the total Death Benefit under the policy, as defined in the policy, and
- (b) is that amount equal to the total policy loan amount You could borrow under the policy pursuant to the Loan Provisions section of the policy, less the current Indebtedness.]

The above values are calculated as of the date of the first advance.

Maximum Administrative Charge: [\$150]

Lien Interest Rate: [8% (7.4% in advance) per year]

Policy Schedule (continued)

Accelerated Death Benefit Rider

Insured: [John Doe]

Age of Insured: [35]

Effective Date: [06-15-2012]

Maximum Advance Age: [100]

Minimum Advance Amount: [\$5,000]

Maximum Advance Amount: [The Maximum Advance Amount is equal to the lesser of:

- (i) [\$250,000] or
- (ii) [60%] of the total Face Amount shown on the Policy Schedule.]

The above values are calculated as of the date of the first advance.

Maximum Administrative Charge: [\$150]

Lien Interest Rate: [8% (7.4% in advance) per year]

Policy Schedule (continued)

Accelerated Death Benefit Rider

Insured: [John Doe]

Age of Insured: [35]

Effective Date: [06-15-2012]

Maximum Advance Age: [120]

Minimum Advance Amount: [\$1,000]

Maximum Advance Amount: [The Maximum Advance Amount under this rider is equal to the policy's Cash Surrender Value plus

- (1) for Specified Medical Condition, the lesser of
 - (i) [\$25,000] or
 - (ii) [10%] of the Net Amount at risk as defined in the Policy
- (2) for Chronic Illness, the lesser of
 - (i) [\$250,000] or
 - (ii) [40%] of the Net Amount at risk as defined in the Policy
- (3) for Terminal Illness, the lesser of
 - (i) [\$250,000] or
 - (ii) [60%] of the Net Amount at risk as defined in the Policy.]

The above values are calculated as of the date of the first advance.

Maximum Administrative Charge: [\$150]

Lien Interest Rates: For the portion of the outstanding lien that is less than or equal to the Net Cash Surrender Value of the policy, the Lien Interest Rate will be the lesser of:

- (a) the fixed loan interest rate then in effect under the policy; or
- (b) [8% (7.4% in advance) per year].

The Lien Interest Rate on the amount of the outstanding lien in excess of the net cash surrender value will be the rate in (b) above.

Policy Schedule (continued)

Accelerated Death Benefit Rider

Insured: [John Doe]

Age of Insured: [35]

Effective Date: [06-15-2012]

Maximum Advance Age: [100]

Minimum Advance Amount: [\$1,000]

Maximum Advance Amount: [The Maximum Advance Amount under this rider is equal to

- (1) for Specified Medical Condition, the lesser of
 - (i) [\$25,000] or
 - (ii) [10%] of the Face Amount shown on the Policy Schedule; or
- (2) for Chronic Illness, the lesser of
 - (i) [\$250,000] or
 - (ii) [40%] of the Face Amount shown on the Policy Schedule; or
- (3) for Terminal Illness, the lesser of
 - (i) [\$250,000] or
 - (ii) [60%] of the Face Amount shown on the Policy Schedule.]

The above values are calculated as of the date of the first advance.

Maximum Administrative Charge: [\$150]

Lien Interest Rate: [8% (7.4% in advance) per year]